

# EXHIBIT A

CIVIL COURT OF THE CITY OF NEW YORK  
COUNTY OF KINGS

YEHSHYA SPRUNG

Plaintiff, )

-against-

## NATIONAL RECOVERY AGENCY

Defendant.)

007956

**Index No**

## SUMMONS

**Plaintiff's Residence Address:**

1118 41st Street  
Brooklyn, NY, 11218

**Defendant's Residence Address:**

National Recovery Agency  
C/O New York Secretary of State  
Office of the Department of State  
One Commerce Plaza  
99 Washington Avenue  
Albany, NY 12231

The basis of the venue designated is:

Plaintiff resides in Kings County

To the above named defendant:

YOU ARE HEREBY SUMMONED to appear in the Civil Court of the City of New York, County of Kings, at the office of the Clerk of said Court at 141 Livingston Street, Brooklyn, in the County of Kings, City and State of New York, within the time provided by law as noted below and to file your answer to the annexed complaint with the Clerk; upon failure to answer, judgment will be taken against you for the sum of \$15,000.00 with interest thereon from the 12<sup>th</sup> day of February, 2015.

Dated, the 12<sup>th</sup> day of January, 2015

Dalke

Daniel Kohn, Esq.  
*Attorneys for Plaintiff Yehshya Sprung*  
RC Law Group, PLLC  
285 Passaic Street  
Hackensack, NJ 07601  
Phone: (201) 282-6500 Ext. 201  
Fax: (201) 282-6501

**FILED  
CLERK'S OFFICE  
FEB 17 2015  
CIVIL COURT  
KINGS COUNTY**

**NOTE:** The law provides that:

(a) If this Summons is served by its delivery to you personally within the City of New York, you must appear and answer within TWENTY (20) days after such service; or

(b) if this Summons is served by delivery to any other person other than you personally, or is served outside the City of New York, or by publication, or by any means other than personal delivery to you within the City of New York, you are allowed THIRTY (30) days after the proof of service is filed with the Clerk of this Court within which to appear and answer.



CIVIL COURT OF THE CITY OF NEW YORK  
COUNTY OF KINGS

-----x  
Yehshya Sprung

Plaintiff,

Index No: \_\_\_\_\_

**COMPLAINT**

-v.-

National Recovery Agency

Defendant.

-----x

Plaintiff Yehshya Sprung ("Plaintiff" or "Sprung") by and through her attorneys, RC Law Group, PLLC, as and for its Complaint against Defendant National Recovery Agency ("Defendant") respectfully sets forth, complains and alleges, upon information and belief, the following:

**INTRODUCTION/PRELIMINARY STATEMENT**

1. Plaintiff brings this action for damages and declaratory and injunctive relief arising from the Defendant's violation(s) of section 1692 et. seq. of Title 15 of the United States Code, commonly referred to as the Fair Debt Collections Practices Act ("FDCPA").

**PARTIES**

1. Plaintiff is a resident of the State of New York, County of Kings, residing at 1118 41<sup>st</sup> Street, Brooklyn, NY, 11218.

2. National Recovery Agency is a "debt collector" as the phrase is defined in 15 U.S.C. § 1692(a)(6) and used in the FDCPA with an address at 2491 Paxton Street, Harrisburg, PA, 17111.

**JURISDICTION AND VENUE**

3. The Court has jurisdiction over this matter pursuant to 28 U.S.C. § 1331, as well as 15 U.S.C. § 1692 et. seq. and 28 U.S.C. § 2201. If applicable, the Court also has pendant jurisdiction over the State law claims in this action pursuant to 28 U.S.C. § 1337(a).

4. Venue is proper in this judicial district pursuant under N.Y. CVP. Law 301(a), because the acts and transactions occurred here, Plaintiff resides here, and Defendants transact business here.

**FACTUAL ALLEGATIONS**

5. Plaintiff repeats, reiterates and incorporates the allegations contained in paragraphs numbered "1" through "4" herein with the same force and effect as if the same were set forth at length herein.

6. On information and belief, on a date better known to Defendant, Defendant began collection activities on an alleged consumer debt from the Plaintiff ("Alleged Debt").

7. This debt was incurred as a financial obligation that was primarily for personal, family or household purposes and is therefore a "debt" as that term is defined by 15 U.S.C. § 1692a(5).

8. The reporting of a debt to a credit reporting agency by a debt collector is a communication covered by the FDCPA.

9. Defendant reported an alleged debt on the Plaintiff's credit report.
10. Plaintiff disputed this debt directly with the Defendant with a dispute letter on December 2, 2014.
11. Plaintiff examined his credit report again on February 4, 2015 and found that Defendant had not removed the credit account nor marked it as "disputed by consumer" despite being required to do so by the FDCPA.
12. As a result of Defendant's deceptive, misleading and unfair debt collection practices, Plaintiff has been damaged.

**FIRST CAUSE OF ACTION**  
**(Violations of the FDCPA)**

13. Plaintiff incorporates by reference all of the above paragraphs of this Complaint as though fully state herein with the same force and effect as if the same were set forth at length herein.
14. Defendant's debt collection efforts attempted and/or directed towards Plaintiff violate various provisions of the FDCPA, including but not limited to 15 U.S.C. §§ 1692d, 1692e(2), 1692e(5), 1692e(8), and 1692f.
15. As a result of the Defendant's violations of the FDCPA, Plaintiff has been damaged and is entitled to damages in accordance with the FDCPA.

**PRAYER FOR RELIEF**

WHEREFORE, Plaintiff Yehshya Sprung demands judgment from the Defendant National Recovery Agency, as follows:

- a) For actual damages provided and pursuant to 15 U.S.C. § 1692k(a)1;
- b) For statutory damages provided and pursuant to 15 U.S.C. § 1692k(2)(A);
- c) For attorney fees and costs provided and pursuant to 15 U.S.C. § 1692k(a)(3);
- d) A declaration that the Defendants practices violated the FDCPA; and
- e) For any such other and further relief, as well as further costs, expenses and disbursements of this action as this Court may deem just and proper.

Dated: Hackensack, New Jersey  
February 12, 2015



---

RC Law Group, PLLC  
By: Daniel Kohn, Esq.  
285 Passaic Street  
Hackensack, NJ 07601  
Phone: 201.282.6500 ext. 201  
Fax: 201.282.6501